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Attorney Docket No.: 020375-000220US

DECLARATION

As a below named inventor, I declare that:

My residence, post office address and citizenship are as stated below next to my name; I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural inventors are named below) of the subject matter which is claimed and for which a patent is sought on the invention entitled: **AUTOMATED TRANSFER WITH STORED VALUE FUND** the specification of which ____ is attached hereto or X was filed on October 26, 2001 as Application No. 10/046,654 and was amended on _____ (if applicable).

I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above. I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, Section 1.56. I claim foreign priority benefits under Title 35, United States Code, Section 119 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed.

Prior Foreign Application(s)

Country	Application No.	Date of Filing	Priority Claimed Under 35 USC 119

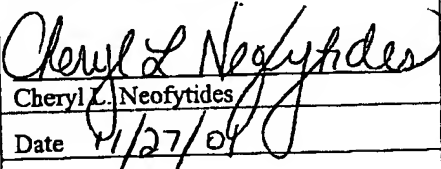
I claim the benefit under Title 35, United States Code, Section 120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, Section 112, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, Section 1.56 which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

Application No.	Date of Filing	Status
PCT/US01/22,179	07/11/01	pending
09/613,615	07/11/00	pending

Full Name of Inventor 1:	Last Name: NEOFYTIDES	First Name: CHERYL	Middle Name or Initial: L.	
Residence & Citizenship:	City: Floral Park	State/Foreign Country: New York	Country of Citizenship: United States	
Post Office Address:	Post Office Address: 319 Tulip Avenue	City: Floral Park	State/Country: New York	Postal Code: 11001
Full Name of Inventor 2:	Last Name: BAIG	First Name: AAMER	Middle Name or Initial: Ali	
Residence & Citizenship:	City: Forest Hills	State/Foreign Country: New York	Country of Citizenship: India	
Post Office Address:	Post Office Address: 111 - 32 76th Avenue, Apt. 3J	City: Forest Hills	State/Country: New York	Postal Code: 11375
Full Name of Inventor 3:	Last Name: KARAS	First Name: PETER	Middle Name or Initial: M.	
Residence & Citizenship:	City: Lakewood	State/Foreign Country: Colorado	Country of Citizenship: United States	
Post Office Address:	Post Office Address: 115 Flower Street	City: Lakewood	State/Country: Colorado	Postal Code: 80226

Full Name of Inventor 4:	Last Name: COWELL	First Name: JAMES	Middle Name or Initial: E.	
Residence & Citizenship:	City: Littleton	State/Foreign Country: Colorado	Country of Citizenship: United States	
Post Office Address:	Post Office Address: 2509 West Long Circle	City: Littleton	State/Country: Colorado	Postal Code: 80120
Full Name of Inventor 5:	Last Name: YODER	First Name: JAMES	Middle Name or Initial: R.	
Residence & Citizenship:	City: Chicago	State/Foreign Country: Illinois	Country of Citizenship: United States	
Post Office Address:	Post Office Address: 1902 West Henderson	City: Chicago	State/Country: Illinois	Postal Code: 60657
Full Name of Inventor 6:	Last Name: GOLUB	First Name: MATT	Middle Name or Initial: F.	
Residence & Citizenship:	City: Tera Fly	State/Foreign Country: New Jersey	Country of Citizenship: United States	
Post Office Address:	Post Office Address: 276 Highwood Avenue	City: Tera Fly	State/Country: New Jersey	Postal Code: 07670

I further declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

Signature of Inventor 1  Cheryl L. Neofytides Date 11/27/01	Signature of Inventor 2 _____ Aamer Ali Baig Date _____	Signature of Inventor 3 _____ Peter M. Karas Date _____
Signature of Inventor 4 _____ James E. Cowell Date _____	Signature of Inventor 5 _____ James R. Yoder Date _____	Signature of Inventor 6 _____ Matt F. Golub Date _____

DE 7054308 v1

**DECLARATION (37 CFR 1.63) FOR UTILITY OR DESIGN APPLICATION
USING AN APPLICATION DATA SHEET (37 CFR 1.76)**

As the below named inventor(s), I/we declare that:

This declaration is directed to:

- ☐ The attached application, or
☒ Application No. 10/046,654, filed on October 26, 2001,
☐ as amended on _____ (if applicable);

I/we believe that I/we am/are the original and first inventor(s) of the subject matter which is claimed and for which a patent is sought;

I/we have reviewed and understand the contents of the above-identified application, including the claims, as amended by any amendment specifically referred to above;

I/we acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me/us to be material to patentability as defined in 37 CFR 1.56, including material information which became available between the filing date of the prior application and the National or PCT International filing date of the continuation-in-part application, if applicable; and

All statements made herein of my/our own knowledge are true, all statements made herein on information and belief are believed to be true, and further that these statements were made with the knowledge that willful false statements and the like are punishable by fine or imprisonment, or both, under 18 U.S.C. 1001, and may jeopardize the validity of the application or any patent issuing thereon.

FULL NAME OF INVENTOR(S)

Inventor 1 Cheryl L. Neofytides Date: _____

Signature: _____ Citizen of: United States

Inventor 2 Aamer Ali Baig Date: 5-24-02

Signature: Aamer Baig Citizen of: India

Inventor 3 Peter M. Karas Date: _____

Signature: _____ Citizen of: United States

Inventor 4 James E. Cowell Date: _____

Signature: _____ Citizen of: United States

☒ Additional inventors are being named on form(s) attached hereto.

Burden Hour Statement: This collection of information is required by 35 U.S.C. 115 and 37 CFR 1.63. The information is used by the public to file (and the PTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This form is estimated to take 1 minute to complete. This time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.

DE 7054283 v1

Attorney Docket No.: 020375-000220US
Client Ref. No.:

PTO/SB/01A (10-00)

Approved for use through 10/31/2002. OMB 0651-0032
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

**DECLARATION (37 CFR 1.63) FOR UTILITY OR DESIGN APPLICATION
USING AN APPLICATION DATA SHEET (37 CFR 1.76) –
ADDITIONAL INVENTOR(S)**

Supplemental Sheet

(Total of 2 forms are submitted.)



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FULL NAME OF INVENTOR(S)

Inventor 5: James R. Yoder

Date:

Signature:

Citizen of: United States

Inventor 6: Matt F. Golub

Date:

Signature:

Citizen of: United States

Inventor 7:

Date:

Signature:

Citizen of:

Inventor 8:

Date:

Signature:

Citizen of:

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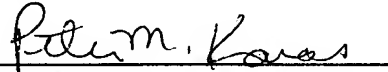
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09/613,615	07/11/00	pending

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Residence & Citizenship:	City: Floral Park	State/Foreign Country: New York	Country of Citizenship: United States	
Post Office Address:	Post Office Address: 319 Tulip Avenue	City: Floral Park	State/Country: New York	Postal Code: 11001
Full Name of Inventor 2:	Last Name: BAIG	First Name: AAMER	Middle Name or Initial: Ali	
Residence & Citizenship:	City: Forest Hills	State/Foreign Country: New York	Country of Citizenship: India	
Post Office Address:	Post Office Address: 111 - 32 76th Avenue, Apt. 3J	City: Forest Hills	State/Country: New York	Postal Code: 11375
Full Name of Inventor 3:	Last Name: KARAS	First Name: PETER	Middle Name or Initial: M.	
Residence & Citizenship:	City: Lakewood	State/Foreign Country: Colorado	Country of Citizenship: United States	
Post Office Address:	Post Office Address: 115 Flower Street	City: Lakewood	State/Country: Colorado	Postal Code: 80226

Full Name of Inventor 4:	Last Name: COWELL	First Name: JAMES	Middle Name or Initial: E.	
Residence & Citizenship:	City: Littleton	State/Foreign Country: Colorado	Country of Citizenship: United States	
Post Office Address:	Post Office Address: 2509 West Long Circle	City: Littleton	State/Country: Colorado	Postal Code: 80120
Full Name of Inventor 5:	Last Name: YODER	First Name: JAMES	Middle Name or Initial: R.	
Residence & Citizenship:	City: Chicago	State/Foreign Country: Illinois	Country of Citizenship: United States	
Post Office Address:	Post Office Address: 1902 West Henderson	City: Chicago	State/Country: Illinois	Postal Code: 60657
Full Name of Inventor 6:	Last Name: GOLUB	First Name: MATT	Middle Name or Initial: F.	
Residence & Citizenship:	City: Tera Fly	State/Foreign Country: New Jersey	Country of Citizenship: United States	
Post Office Address:	Post Office Address: 276 Highwood Avenue	City: Tera Fly	State/Country: New Jersey	Postal Code: 07670

I further declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

Signature of Inventor 1 Cheryl L. Neofytides	Signature of Inventor 2 Aamer Ali Baig	Signature of Inventor 3  Peter M. Karas
Date	Date	Date <i>2/26/01</i>
Signature of Inventor 4 James E. Cowell	Signature of Inventor 5 James R. Yoder	Signature of Inventor 6 Matt F. Golub
Date	Date	Date



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Prior Foreign Application(s)

Country	Application No.	Date of Filing	Priority Claimed Under 35 USC 119

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09/613,615	07/11/00	pending

Full Name of Inventor 1:	Last Name: NEOFYTIDES	First Name: CHERYL	Middle Name or Initial: L.	
Residence & Citizenship:	City: Floral Park	State/Foreign Country: New York	Country of Citizenship: United States	
Post Office Address:	Post Office Address: 319 Tulip Avenue	City: Floral Park	State/Country: New York	Postal Code: 11001
Full Name of Inventor 2:	Last Name: BAIG	First Name: AAMER	Middle Name or Initial: Ali	
Residence & Citizenship:	City: Forest Hills	State/Foreign Country: New York	Country of Citizenship: India	
Post Office Address:	Post Office Address: 111 - 32 76th Avenue, Apt. 3J	City: Forest Hills	State/Country: New York	Postal Code: 11375
Full Name of Inventor 3:	Last Name: KARAS	First Name: PETER	Middle Name or Initial: M.	
Residence & Citizenship:	City: Lakewood	State/Foreign Country: Colorado	Country of Citizenship: United States	
Post Office Address:	Post Office Address: 115 Flower Street	City: Lakewood	State/Country: Colorado	Postal Code: 80226

Full Name of Inventor 4:	Last Name: COWELL	First Name: JAMES	Middle Name or Initial: E.	
Residence & Citizenship:	City: Littleton	State/Foreign Country: Colorado	Country of Citizenship: United States	
Post Office Address:	Post Office Address: 2509 West Long Circle	City: Littleton	State/Country: Colorado	Postal Code: 80120
Full Name of Inventor 5:	Last Name: YODER	First Name: JAMES	Middle Name or Initial: R.	
Residence & Citizenship:	City: Chicago	State/Foreign Country: Illinois	Country of Citizenship: United States	
Post Office Address:	Post Office Address: 1902 West Henderson	City: Chicago	State/Country: Illinois	Postal Code: 60657
Full Name of Inventor 6:	Last Name: GOLUB	First Name: MATT	Middle Name or Initial: F.	
Residence & Citizenship:	City: Tera Fly	State/Foreign Country: New Jersey	Country of Citizenship: United States	
Post Office Address:	Post Office Address: 276 Highwood Avenue	City: Tera Fly	State/Country: New Jersey	Postal Code: 07670

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Signature of Inventor 1 Cheryl L. Neofytides	Signature of Inventor 2 Aamer Ali Baig	Signature of Inventor 3 Peter M. Karas
Date	Date	Date
Signature of Inventor 4 <i>James E. Cowell</i> James E. Cowell	Signature of Inventor 5 James R. Yoder	Signature of Inventor 6 Matt F. Golub
Date 11-26-01	Date	Date



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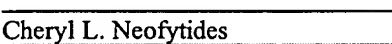
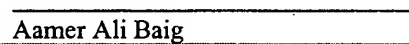
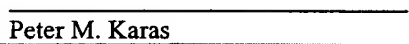
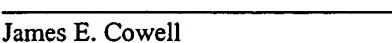
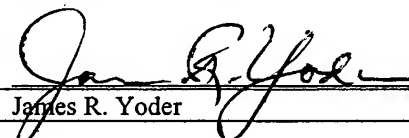

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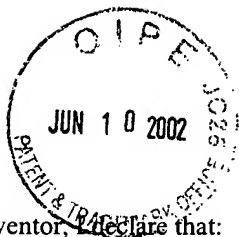
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09/613,615	07/11/00	pending

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Post Office Address:	Post Office Address: 319 Tulip Avenue	City: Floral Park	State/Country: New York	Postal Code: 11001
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Full Name of Inventor 4:	Last Name: COWELL	First Name: JAMES	Middle Name or Initial: E.	
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Cheryl L. Neofytides	Aamer Ali Baig	Peter M. Karas
Date	Date	Date
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Date	Date	Date
Signature of Inventor 4	Signature of Inventor 5	Signature of Inventor 6
<u>James E. Cowell</u>	<u>James R. Yoder</u>	<u>Matt F. Golub</u>
Date	Date	Date <u>12-3-01</u>